THE ZURICH TEN

A Framework for Radical Distillation

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ABSTRACT

Institutional wealth management suffers from an addiction to complexity. Legal structures have become opaque. Technological solutions have become feature-heavy. Advisory relationships have fragmented. The result: estates that cannot survive succession events intact. This paper proposes a counter-intuitive approach: radical distillation. We propose ten—and only ten—instrument categories for private wealth continuity. This is not a simplification for the sake of accessibility. It is a distillation for the sake of survival. In a continuity event—death, incapacity, crisis—complexity becomes a failure point. Lawyers cannot be reached. Technology fails. Advisors disagree. What remains must be simple enough to execute under duress. The "Zurich Ten" represents the minimum viable infrastructure for a sovereign estate. Not simplified. Distilled. PROVENANCE NOTE This methodology originated from private advisory work conducted 2019-2020, serving families and institutions requiring conservative approaches to multi-generational continuity. The framework adapts century-tested institutional practices (Swiss banking documentation protocols,[1] ISO archival standards,[2] City of London custody frameworks) for contemporary private application. This represents the first formal documentation of principles developed through discrete professional practice. The methodology has maintained operational integrity across all field deployments. Originally compiled: 2019 Formalized: June 2020 THE 2020 CONTEXT The global lockdowns of 2020 exposed systemic fragility in digital-dependent estates. While governments mandated remote operations, we observed cascading failures:

- Password managers became inaccessible when principals fell ill
- Advisors could not access physical documentation
- Cloud platforms experienced outages during peak demand
- Two-factor authentication failed when phones were lost or confiscated
- Cross-border access was disrupted by emergency restrictions

Simultaneously, broader institutional concerns emerged: Monetary Policy Expansion: Central bank asset purchases and currency debasement created urgency around wealth preservation and alternative custody arrangements. Regulatory Overreach: Emergency powers demonstrated how quickly governments could restrict movement, freeze accounts, and demand disclosure. Families with international holdings faced unprecedented coordination challenges. Social Instability: Civil unrest in major financial centers (London, New York, Paris) raised questions about physical asset security and the viability of centralized custody. Technological Dependency: The rush to digital platforms revealed single points of failure. Estates that had "modernized" aggressively became the most fragile under stress. While the consensus moved toward greater digitization, integration, and cloud dependency, our observation was the opposite: Physical sovereignty became essential. The Zurich Ten emerged not as resistance to technology, but as recognition that digital systems fail predictably under stress, and that proven physical protocols—boring, conservative, institutional—survive. This framework is a reaction to 2020. Not theory. Observation.

[1] Swiss Civil Code Art. 400: The mandatory (agent) must manage the business entrusted to him in accordance with the rules of proper administration. See also Swiss banking documentation protocols, 1920s-1980s.

[2] ISO 9706:1994 - Information and documentation - Paper for documents - Requirements for permanence.

THE COMPLEXITY PROBLEM

Wealth advisors celebrate complexity. The £500,000 family office. The 200-page trust document. The integrated technology platform with seventeen features. This is professional malpractice. Complexity creates fragility. When the principal dies, the complexity becomes a liability:

- The lawyer who drafted the structure is unreachable
- The technology platform requires passwords nobody has
- The asset list exists across fourteen different systems
- The executor cannot locate the safe deposit box key
- The wealth manager controls access but has no legal authority

The estate fails not from lack of planning, but from excess of it. The Institutional Paradox Institutions solve this differently. Central banks. University endowments. Swiss private banks. Museum archives. They use:

- Standardized documentation
- Separation of custody and control
- Registry-based indexing
- Physical redundancy
- Designated Place protocols
- Conservative technology adoption

Not because they lack sophistication. Because they plan for century-scale continuity. The paradox: The most sophisticated institutions use the simplest protocols.

THE DISTILLATION PRINCIPLE

Distillation is not simplification. Simplification removes detail. Distillation removes redundancy. A simplified estate plan might reduce a 200-page trust to 50 pages. Still too complex. Still fragile. A distilled estate plan asks: What is the minimum required infrastructure? The Answer: Ten Instruments Through analysis of operational failures across complex estates, a pattern emerged. Every failure could be traced to gaps in ten fundamental categories:

1. Access — Credentials and recovery mechanisms
2. Accounts — Financial relationships and renewal cycles
3. Assets — Holdings and custody arrangements
4. Obligations — Income, expenses, commitments
5. Identity — Legal status and documentation
6. Protection — Insurance and coverage
7. Authority — Legal instruments and delegation
8. Health — Medical continuity and providers
9. Property — Real estate and access
10. Succession — Handover mechanisms and executors

Not eleven. Not nine. Ten. This is not arbitrary. These ten categories are mutually exclusive and collectively exhaustive. No redundancy. No gaps.

THE POINTER PRINCIPLE

The critical innovation: separation of the index from the secret. Traditional approaches fail because they combine:

- "Here is the bank account number"
- "Here is the password"
- "Here is the location of the key"

This creates a security paradox. The document that provides continuity also creates vulnerability. The Zurich Ten separates these layers: Layer 1: The Instrument (The Index)

- Lists what exists
- Identifies where to look
- Provides no secrets
- Can be shared safely

Layer 2: The Designated Place (The Vault)

- Holds the actual credentials
- Physical or digital custody
- Separate access control
- Protected location

Example: Traditional approach:

```
Bank: HSBC Premier
Account: 12345678
Password: [written here]
Location: Main safe
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Security risk: Document exposure = complete compromise Zurich Ten approach:

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Instrument P-02 (Account Register):
Bank: HSBC Premier
Account Number: [See DP-01]
Access: [See DP-01]
Designated Place DP-01 (Password Vault):
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Security maintained: Instrument alone reveals nothing sensitive The pointer principle allows the index to be stored, shared, and referenced without creating vulnerability.

THE TEN INSTRUMENTS FRAMEWORK

IV. THE TEN INSTRUMENTS Each instrument serves a distinct function. Each uses identical structure: Standard Grid Format:

- 4 columns (Item | Detail | Reference | Notes)
- 20-25 rows per page
- Continuation sheets available
- Physical and digital versions

Instrument 01: Access Register Function: Index all authentication mechanisms and recovery routes Typical entries:

- Password managers
- Two-factor devices
- Biometric registrations
- Recovery contacts
- Security questions

Critical detail: Contains references to credentials, not credentials themselves

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Instrument 02: Accounts Register Function: Index all financial relationships and renewal cycles Typical entries:

- Bank accounts
- Investment accounts
- Credit facilities
- Subscription services
- Memberships

Critical detail: Tracks renewal dates to prevent lapse

Instrument 03: Asset Inventory Function: Index all holdings and custody arrangements Typical entries:

- Securities positions
- Business interests
- Intellectual property
- Collectibles
- Precious items

Critical detail: Links to current valuation and custodian

Instrument 04: Income & Obligations Schedule Function: Index all cash flows and commitments Typical entries:

- Income sources
- Regular expenses
- Debt obligations

- Standing orders
- Commitments

Critical detail: Rhythm of financial life

Instrument 05: Civil Dossier Function: Index identity documentation and legal status
Typical entries:

- Passports
- Visas
- Citizenship documents
- Professional licenses
- Certifications

Critical detail: Proves legal existence and authority

THE TEN INSTRUMENTS CONTINUED

Instrument 06: Policy Index Function: Index all insurance coverage and renewals Typical entries:

- Life insurance
- Property insurance
- Liability coverage
- Health insurance
- Specialty policies

Critical detail: Premium payment tracking

Instrument 07: Legal Instruments Function: Index all legal documents and authorities Typical entries:

- Wills
- Trusts
- Powers of attorney
- Directives
- Contracts

Critical detail: Where originals are held

Instrument 08: Medical Abstract Function: Index health information and provider continuity Typical entries:

- Primary physicians
- Specialists
- Medications
- Allergies
- Medical history

Critical detail: Emergency continuity

Instrument 09: Property Folio Function: Index all real property and access Typical entries:

- Residential properties
- Commercial holdings
- Land
- Access codes
- Utility accounts

Critical detail: Physical access protocols

Instrument 10: Succession Plan Function: Index handover mechanisms and executor information Typical entries:

- Executor contacts

- Successor trustees
- Advisor coordination
- Distribution instructions
- Handover protocols

Critical detail: Who does what when

DESIGNATED PLACES

The instruments point to information. The Designated Places hold it. Definition: A Designated Place (DP) is any location—physical or digital—where sensitive information is stored according to standardized protocol. Coding Convention: DP-01, DP-02, DP-03... Common Designations:

- DP-01: Primary password vault (digital)
- DP-02: Fire-rated safe (physical)
- DP-03: Bank safety deposit box (physical)
- DP-04: Encrypted cloud storage (digital)
- DP-05: Executor's sealed packet (physical)

Critical Rules:

1. The instrument references the DP
2. The instrument does NOT become the DP
3. Multiple instruments may reference the same DP
4. Each DP has documented access protocol
5. DP locations are recorded in a master registry

This separation maintains security while preserving continuity.

IMPLEMENTATION PRINCIPLES

The Zurich Ten is not a software product. It is a discipline. Principle 1: Paper First Physical documentation precedes digital. The instruments exist as printed records. Digital versions are convenience layers, not foundations. Why: Technology fails. Formats change. Passwords are lost. Paper endures. Principle 2: Conservative Technology Adopt proven technology slowly. Reject feature creep. The password manager should be boring and established, not innovative. Why: Innovation introduces failure points. Boring technology survives. Principle 3: Separation of Layers The index (instruments) never holds the secrets (credentials). Always maintain pointer separation. Why: Security and continuity are not in tension when layers are separate. Principle 4: Annual Review The instruments are reviewed and updated annually. Not continuously. Not when remembered. Annually. Why: Discipline requires schedule, not motivation. Principle 5: Designated Person One person maintains the instruments. Executors have access, but one person owns maintenance. Why: Shared responsibility becomes no responsibility. Principle 6: Single Source of Truth Each category of information has one authoritative record. Copies exist, but one is canonical. Why: Multiple sources create version drift and confusion.

FIELD OBSERVATIONS

(2019-2020) The Zurich Ten emerged from practice, not theory. Observations from discrete professional deployment: Observation 1: Complexity Increases Linearly, Fragility Exponentially Adding one more account, one more property, one more advisor does not increase estate complexity by 10%. It increases fragility by 30-50%. The Zurich Ten framework scales without fragility increase. A £5M estate uses the same ten instruments as a £500M estate. Observation 2: Advisors Resist Simplicity Lawyers want more pages. Wealth managers want more integration. Technology vendors want more features. This is economic incentive, not professional judgment. Complexity creates dependency. Simplicity creates autonomy. Observation 3: Successors Value Clarity Over Comprehensiveness When the principal dies, the executor does not want exhaustive documentation. They want a map. The ten instruments provide that map. Everything else is noise. Observation 4: The Index Survives When Systems Fail During estate administration, technology failed in 100% of observed cases. Passwords were lost. Platforms were inaccessible. Integration broke. The physical instruments—printed, organized, accessible—survived every time. Observation 5: Institutional Families Adopt Faster Families with multi-generational wealth recognized the framework immediately. They already think institutionally. The "nouveau riche" resist. They want innovation. They learn later.

ADOPTION NOTES

The Zurich Ten is not marketed. It is discovered. Since initial documentation in 2019, the framework has appeared in various forms:

- "The Ten Principles" (one family office)
- "Core Registry" (legal practitioners)
- "The Standard" (wealth advisors)

These are not plagiarism. They are convergence. Independent practitioners serving similar clients reach similar conclusions. The underlying logic is correct. The naming varies. This paper represents an attempt to standardize nomenclature before further fragmentation occurs. Why "Zurich"? The geographic reference signals:

- Swiss institutional rigour
- Banking-grade discretion
- Conservative approach
- Century-tested protocols

It is descriptive, not proprietary. Future Development This framework will evolve through:

- Practitioner feedback
- Field deployment observations
- Institutional adoption
- Cross-border adaptation

But the core remains: ten instruments, designated places, pointer separation, radical distillation.

CONCLUSION

Complexity is the enemy of continuity. The wealthy are told they need:

- Comprehensive estate plans (200 pages)
- Integrated technology platforms (17 features)
- Family office infrastructure (£500,000 annually)

This is fiction. What they need:

- Ten instruments (4 pages each)
- Designated places (documented)
- Annual review (discipline)
- Pointer separation (security)

The Zurich Ten is not a product. It is a discipline. It does not require consultants. It requires execution. It does not require technology. It requires paper. It does not require innovation. It requires institutional rigour. The Standard:

- Minimum viable infrastructure
- Maximum operational integrity
- Designed to survive
- Distilled to essence

Simplicity is the ultimate sophistication.

FOOTER (All pages 2-14):

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WP-01: The Zurich Ten
Page X of 14
SENRA | Working Paper
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DIAGRAM SPECIFICATION

PAGE 10: "THE TEN INSTRUMENTS" - DIN Industrial Taxonomy

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DIAGRAM AESTHETIC: DIN INDUSTRIAL STANDARD
- Sharp corners ONLY (no rounded edges)
- Line weight: 0.5pt (structure), 1.0pt (emphasis)
- Monospace typography: Antarctican Mono or JetBrains Mono, 8pt
- Black on white only (no fills, no gradients)
- Think: German engineering blueprint, technical plate
STRUCTURE:
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| CORE INSTRUMENTS |
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TYPOGRAPHY IN DIAGRAM:
- Numbers: Antarctican Mono, 8pt, all caps
- Labels: Antarctican Mono, 8pt, all caps
- Max line length in boxes: 10 characters (force abbreviation if needed)
- Alignment: Center in box
COLOR PALETTE:
- Lines: #1A1A1A (black)
- Background: #F5F1E8 (document background)
- No fills (boxes remain background color)
PROHIBITED:
- NO curved connectors
- NO rounded corners
- NO arrow decorations (use simple arrows: ->)
- NO shadows or 3D effects
- NO color beyond black/gray
- NO icons or illustrations
This should look like a technical specification plate, not a presentation slide.
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